

**REMARKS/ARGUMENTS**

In view of the Amendment filed October 23, 2007, the Office withdrew the previous rejection under 35 U.S.C. 103(a) over the combination U.S. Patent No. 6,714,918 to Hillmer et al. with U.S. Patent Publication No. 2003/0046222 to Bard et al. In the present Office Action, the Office asserts a new rejection of the claims under 35 U.S.C. 102(e) over U.S. Patent Publication No. 2003/0187783 by *Arthus*. This rejection is respectfully traversed.

For a claim rejection to be maintained under 35 U.S.C. 102(e), the Examiner must find that each and every element as set forth in the claim is found, either expressly or inherently described, in a single prior art reference. MPEP § 2131. For a claim element to be inherent in a reference, there must be more than a possibility or probability of its presence; the description must make clear that the element is necessarily present. MPEP § 2112, Part IV. Applicants respectfully submit that *Arthus* fails to teach, either expressly or inherently, each and every element of the claims.

For example, independent Claims 1, 6, and 16 include an analysis engine that is operable to determine a transaction velocity from transactions made on different stored value products from different issuers. It is noted that thieves spread out their fraudulent transactions among several stored value products issued by different issuers to avoid raising suspicion. Because the issuers have little information about who is using the card, and do not communicate with each other, the transaction velocity for each stored value card appears normal. Embodiments of the invention address this security weakness in transaction velocity measurements with systems that have analysis engines that can determine a transaction velocity from transactions made with different stored value products from different issuers (Application p. 2, ll. 2-10).

In contrast, *Arthus* does not expressly or inherently describe an analysis engine that is operable to determine a transaction velocity from transactions made on different stored value products from different issuers, making Claims 1, 6, and 16 and their dependent claims patentable over *Arthus*. Accordingly, withdrawal of the rejection of Claims 1-2, 4-6, and 8-21 under 35 U.S.C. § 102(e) over *Arthus* is respectfully requested.

Applicants' additionally correct a clerical error in the claim dependency of claim 8 to depend from claim 6.

**CONCLUSION**

In view of the foregoing, Applicants believe all claims now pending in this Application are in condition for allowance. The issuance of a formal Notice of Allowance at an early date is respectfully requested.

If the Examiner believes a telephone conference would expedite prosecution of this application, please telephone the undersigned at 303-571-4000.

Respectfully submitted,

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